20040803000429990 Pg 1/1 11.00 Shelby Cnty Judge of Probate, AL

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

DAXID D O'NEAL 5/CIRCLE ONE SHELBY, AL 35143-7051 08/03/2004 11:07:00 FILED/CERTIFIED

DISCHARGE OF MORTGAGE

CITIMORTGAGE, INC. #:0002320532 "O'NEAL" Lender ID:5808/1672393182 Shelby, Alabama MERS #: 100010100001559586 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain Mortgage made and executed by DAVID D. O'NEAL AND TRACY H. O'NEAL, HUSBAND AND WIFE to secure payment of the principal sum of \$105,000.00 plus interest, originally to FIRST CAPITAL MORTGAGE CORP, in the County of Shelby, and the State of Alabama, Dated: 03/02/1999 Recorded: 03/12/1999 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 1999-10614, is now Paid and Satisfied, and is therefore discharged.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number as the case may be.

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer(s).

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On July 28th, 2004

MERHL GIBSON, Vice-President

STATE OF Maryland COUNTY OF Frederick

On July 28th, 2004, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared MERHL GIBSON, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,

JANE EYLER Notary Expires: 11/01/2005

Prepared By: Sherry L. Sheffler, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-866-558-3662